



May 2003

Important Health Benefits News for Benefits Administrators

Upcoming Events

JUNE

June 18 - 25 ♦ New COVA Care Member Handbooks mailed to Benefits Administrators for distribution to enrolled employees

June 18 - 27 ♦ New COVA Care and Kaiser Permanente ID card mailed to active employees and family members

JULY

July 1 ♦ New COVA Care health plan takes effect, replacing Key Advantage and Cost Alliance

July 16 ♦ New health care premiums reflected in employee paychecks

Published by the Office of Health Benefits,
Virginia Department of Human Resource
Management

B.A. Bulletin

Open Enrollment Breaks Records

As of May 28, a record 62,113 elections had been processed during the 2003 Health Benefits Open Enrollment period. That total is nearly 50,000 more elections than the 11,668 in 2002. Of those eligible for health benefits, about 63 percent made a 2003 election.

EmployeeDirect elections showed a more than 100 percent increase for 2003 over the same period last year. Statistics as of May 28 indicate that about 44 percent of the total elections made in 2003 were through EmployeeDirect compared to 18 percent of total elections during the 2002 spring Open Enrollment period.

Survey results from EmployeeDirect show great satisfaction with online enrollment. Ninety-three percent of respondents during 2003 Open Enrollment rated EmployeeDirect as easy or very easy to use, and 96 percent considered the information presented useful or very useful.

Eligibility Rules Updated

A revised Eligibility Rules sheet is now on the DHRM Web site at www.dhrm.state.va.us/hbenefit.htm under the Actives tab. It may also be ordered on the State Materials Order Form.

New COVA Care Flyer

A flyer highlighting benefits under the new COVA Care health plan will be sent by e-mail to Benefits Administrators in early June. Please make copies and post them in prominent locations throughout your agency.

Member Handbooks and ID Cards Coming in June

♦ All employees and non-Medicare eligible retiree group members, whether enrolled in COVA Care or the Kaiser Permanente HMO plan, will receive new ID cards before July 1.

♦ ID cards will be mailed directly to the homes of employees and retiree group members the last week in June.

♦ The new COVA Care Member Handbook will be mailed to Benefits Administrators starting in mid-June for distribution to agency employees. Retiree group members will receive the member handbook at their home addresses.

♦ Written in a more “user-friendly” style, the new COVA Care Member Handbook includes a new summary of benefits and an alphabetical listing of covered services.

♦ A link to the new Member Handbook is on the front page of the DHRM Web site.

Defining an Emergency

What will be considered an emergency under the new COVA Care health plan? The “prudent layperson” standard adopted in July 2002 will continue.

An emergency is the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity; this includes severe pain that without immediate medical attention could reasonably be expected, by a prudent layperson who possesses an average knowledge of health and medicine, to result in:

- ♦ serious jeopardy to the mental or physical health of the individual;
- ♦ danger of serious impairment of the individual’s body functions;
- ♦ serious dysfunction of any of the individual’s bodily organs; or
- ♦ in the case of a pregnant woman, serious jeopardy to the health of the fetus.

